



Order Filed on November 7, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

Jonathan Schwalb, Esq.  
Friedman Vartolo LLP  
85 Broad Street, Suite 501  
New York, New York 10004  
Attorneys for Fay Servicing, LLC as Servicer for  
Wilmington Trust, National Association, not in its  
individual capacity, but solely as Trustee of MFRA Trust  
2015-1  
P: (212) 471-5100  
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IN RE:

Patricia A. Chabot  
aka Patty A. Chabot

Debtors

CASE NO.: 17-35259

CHAPTER: 13

HON. JUDGE.:  
Michael B. Kaplan

HEARING DATE:  
November 5, 2019 at 9:00 AM

**ORDER VACATING AUTOMATIC STAY**

The relief set forth on the following pages numbered two to three (2-3) is hereby **ORDERED**.

**DATED: November 7, 2019**

A handwritten signature in black ink, reading "Michael B. Kaplan", is written over a horizontal line.  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Upon the motion of Fay Servicing, LLC as Servicer for Wilmington Trust, National Association, not in its individual capacity, but solely as Trustee of MFRA Trust 2015-1, on behalf of its successors and/or assigns (hereinafter collectively "Secured Creditor" and/or "Movant") under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

**ORDERED** that the automatic stay of Bankruptcy Code Section 362(a) is vacated to permit the Movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

[x] Real property commonly known and more fully described as: 64 Park Avenue, Bayville, NJ 08721

**ORDERED** that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversation to any other chapter of the Bankruptcy Code; and it is further

**ORDERED**, that the stay afforded by 11 U.S.C. §362(a) be, and is hereby, modified to permit Fay Servicing, LLC as Servicer for Wilmington Trust, National Association, not in its individual capacity, but solely as Trustee of MFRA Trust 2015-1, its successors and/or assigns, to pursue its rights under applicable state law with respect to the premises 64 Park Avenue, Bayville, NJ 08721; and it is further

**ORDERED**, that the instant order is binding in the event of a conversion; and it is further

~~**ORDERED**, that the Movant is granted reasonable attorney fees in the amount of \$400.00 and costs in the amount of \$181.00; and it is further~~

~~**ORDERED**, that the 14-day stay after entry of this Order, afforded by Fed. R. Bankr. Pr. 4001(a)(3) is hereby waived; and it is further~~

**ORDERED**, that the Co-Debtor stay against "Shirley A Chabot" is lifted pursuant to 11 U.S.C. 1301(c); and it is further

**ORDERED**, that Movant is permitted to offer and provide Debtor(s) with information regarding a potential Forbearance Agreement, short sale, deed in lieu, loan modification,

refinance agreement, or other loan workout/loss mitigation agreement, and to enter into such agreement with the Debtor(s) without further order of the Court; and it is further

**ORDERED**, that the trustee be informed of any surplus monies resulting from the sale of the collateral.

**ORDERED**, that the movant shall serve this order on the debtor, any trustee, and any other party who entered an appearance on the motion.

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Patricia A. Chabot  
Debtor

Case No. 17-35259-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Nov 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2019.

db Patricia A. Chabot, 64 Park Ave, Bayville, NJ 08721-1719

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 09, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
James Patrick Shay on behalf of Creditor WELLS FARGO USA HOLDINGS, INC. jpshay@mdwgc.com, jpshay@gmail.com  
Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance jschwartz@mesterschwartz.com  
Jonathan C. Schwalb on behalf of Creditor Fay Servicing LLC as servicer for Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1 bankruptcy@friedmanvartolo.com  
Jonathan C. Schwalb on behalf of Creditor Fay Servicing, LLC bankruptcy@friedmanvartolo.com  
Kevin Gordon McDonald on behalf of Creditor Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kurt E. Reinheimer on behalf of Debtor Patricia A. Chabot kerrein66@comcast.net, Gl659@notify.cincompass.com  
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor WELLS FARGO USA HOLDINGS, INC. nj.bkecf@fedphe.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10